

House File 20 - Introduced

HOUSE FILE _____
BY HUNTER

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act providing for reduced automobile insurance premiums for
2 older adults who complete a certified driver safety education
3 course.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
5 TLSB 1632HH 83
6 dea/nh/14

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1 1 Section 1. NEW SECTION. 321.179 DRIVER SAFETY EDUCATION
1 2 PROGRAM.

1 3 1. The department, in consultation with the department of
1 4 public safety, shall provide for the establishment of a
1 5 certified driver safety education course to be offered
1 6 throughout the state. The department shall establish by rule
1 7 requirements relating to curriculum, hours of instruction,
1 8 instructor qualifications, and any other matters deemed
1 9 appropriate by the department. The rules shall provide for
1 10 the administration of a written test and issuance of a
1 11 certificate to demonstrate a person's successful completion of
1 12 the course for purposes of qualifying for an automobile
1 13 insurance premium discount under section 516B.4.

1 14 2. The department may establish refresher courses based on
1 15 the curriculum offered in the driver safety education course.
1 16 A person who successfully completes a refresher course
1 17 approved by the department within three years of obtaining a
1 18 driver safety education certificate under subsection 1 shall
1 19 be issued a new certificate. For the purpose of maintaining
1 20 eligibility for an automobile insurance premium discount under
1 21 section 516B.4, a person may continue to be recertified by
1 22 successfully completing a refresher course at least every
1 23 three years.

1 24 Sec. 2. NEW SECTION. 516B.4 SENIOR DRIVER INSURANCE
1 25 PREMIUM DISCOUNT.

1 26 1. The commissioner shall require that beginning January
1 27 1, 2010, an insurance company transacting business in this
1 28 state shall provide a premium reduction of at least ten
1 29 percent for an automobile insurance policy, as defined in
1 30 section 515D.2, issued to a person fifty-five years of age or
1 31 older who has completed a certified driver safety education
1 32 course or refresher course within the last three years, as
1 33 evidenced by a certificate issued pursuant to section 321.179.
1 34 If the person entitled to the discounted rate is insured under
1 35 a policy covering more than one driver, the amount of the
2 1 premium reduction may be prorated according to the number of
2 2 insureds covered under the policy who qualify for the lowered
2 3 premium.

2 4 2. The premium reduction required under subsection 1 may
2 5 be revoked for a person who is involved in a motor vehicle
2 6 accident during the period of the premium reduction if it is
2 7 found that the person committed a violation of chapter 321
2 8 that was a contributing factor in the accident.

2 9 EXPLANATION

2 10 This bill requires the department of transportation, in
2 11 consultation with the department of public safety, to
2 12 establish a certified driver safety education course to be
2 13 offered throughout the state. A person who successfully
2 14 completes the driver safety education course shall be issued a
2 15 certificate.

2 16 Beginning January 1, 2010, the commissioner of insurance
2 17 shall require insurers transacting business in this state to
2 18 provide a 10 percent automobile insurance premium reduction
2 19 for persons 55 years of age or older who have obtained a

2 20 driver safety education course certificate within the last
2 21 three years. The premium reduction may be prorated, based on
2 22 the number of insureds under the policy who qualify for the
2 23 discount. In addition, the insurer may revoke the discount
2 24 for a person who is involved in a motor vehicle accident if
2 25 the person committed a violation of the state's motor vehicle
2 26 laws that was a contributing factor in the accident.
2 27 The bill authorizes the department of transportation to
2 28 develop refresher courses which may be taken by a person in
2 29 lieu of the full driver safety education course in order to
2 30 continue to qualify for the insurance premium reduction.
2 31 LSB 1632HH 83
2 32 dea/nh/14